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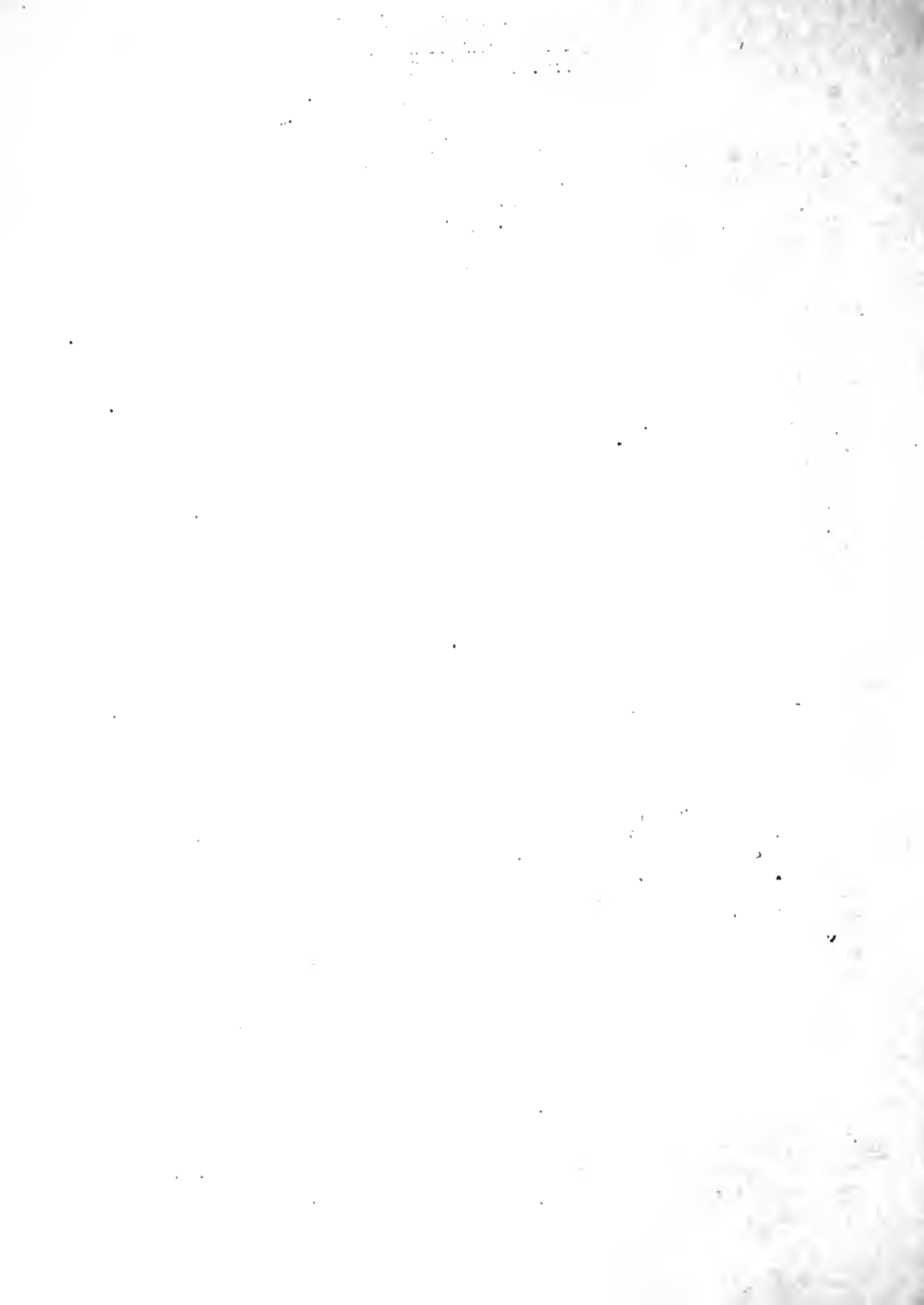
Zolla B. Haynes
Secretary
HEALTH SERVICE BOARD
305 Civic Auditorium
San Francisco

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HEALTH SERVICE SYSTEM
SUMMARY OF FINANCIAL OPERATIONS
Year Ending September 30 1945

CONTRIBUTIONS FROM MEMBERS	Number of Subscribers		Amount
	Average Previous Year	Average Current Year	
Employees.....	9,544	10,397	\$349,369.60
Retired Members.....	506	652	25,775.40
Adult Dependents.....	2,534	2,463	86,540.52
Minor Dependents.....	1,776	1,777	38,373.70
Penalties.....			312.17
TOTAL.....	14,360	15,389	\$500,371.39
<u>ALLOCATION OF FUNDS</u>			
Medical Fund.....			\$450,053.28
Administration Fund.....			50,318.11
<u>MEDICAL FUND</u>			
Balance from Previous Year.....			\$ 22,104.62
Allocation for Year.....			450,053.28
<u>MEDICAL FUND CHARGES</u>			
Doctor Bills (Value of Unit \$1.00).....			\$303,068.40
Hospitalization.....			100,860.36
X-Ray..... (Ambulatory).....			15,308.15
Clinical Laboratory..... (Ambulatory).....			10,852.75
Ambulance Service.....			1,232.75
Medical Examinations.....			1,135.00
Physiotherapy.....			7,284.67
Medical Director (Including Workman's Compensation Insurance).....			7,205.04
BALANCE MEDICAL FUND - SEPT. 30, 1945.....			\$ 25,189.68
<u>ADMINISTRATION FUND</u>			
Balance from Previous Year.....			\$ 5,000.00
Allocation for Year.....			50,318.11
<u>ADMINISTRATION CHARGES</u>			
Personal Service.....			\$ 32,576.27
Telephone and Telegraph.....			1,106.28
Postage.....			829.13
Printing - Reports, Circular Letters, etc.....			431.12
Janitorial and Window Washing Service.....			555.11
Rental of Tabulating Equipment.....			3,780.00
I.B.M. Purchasing Service Bureau.....			336.17
Stationery and Office Supplies.....			878.59
Printing of Medical Forms.....			359.54
Office Furniture and Equipment.....			284.37
Election Expense.....			328.83
Fidelity Insurance - Bond Premiums.....			500.00
Retirement Fund - Matching Contributions.....			1,826.35
Miscellaneous Expense.....			1,274.82
BALANCE ADMINISTRATION FUND.....			\$ 45,065.58
Transferred to Service Extension and Reserve Fund.....			5,252.53
BALANCE AT SEPTEMBER 30, 1945.....			\$ 5,000.00
<u>SERVICE EXTENSION AND RESERVE FUND</u>			
Balance from Previous Year.....			\$ 10,217.23
Transferred from Administration Fund.....			5,252.53
BALANCE AT SEPTEMBER 30, 1945.....			\$ 15,469.76



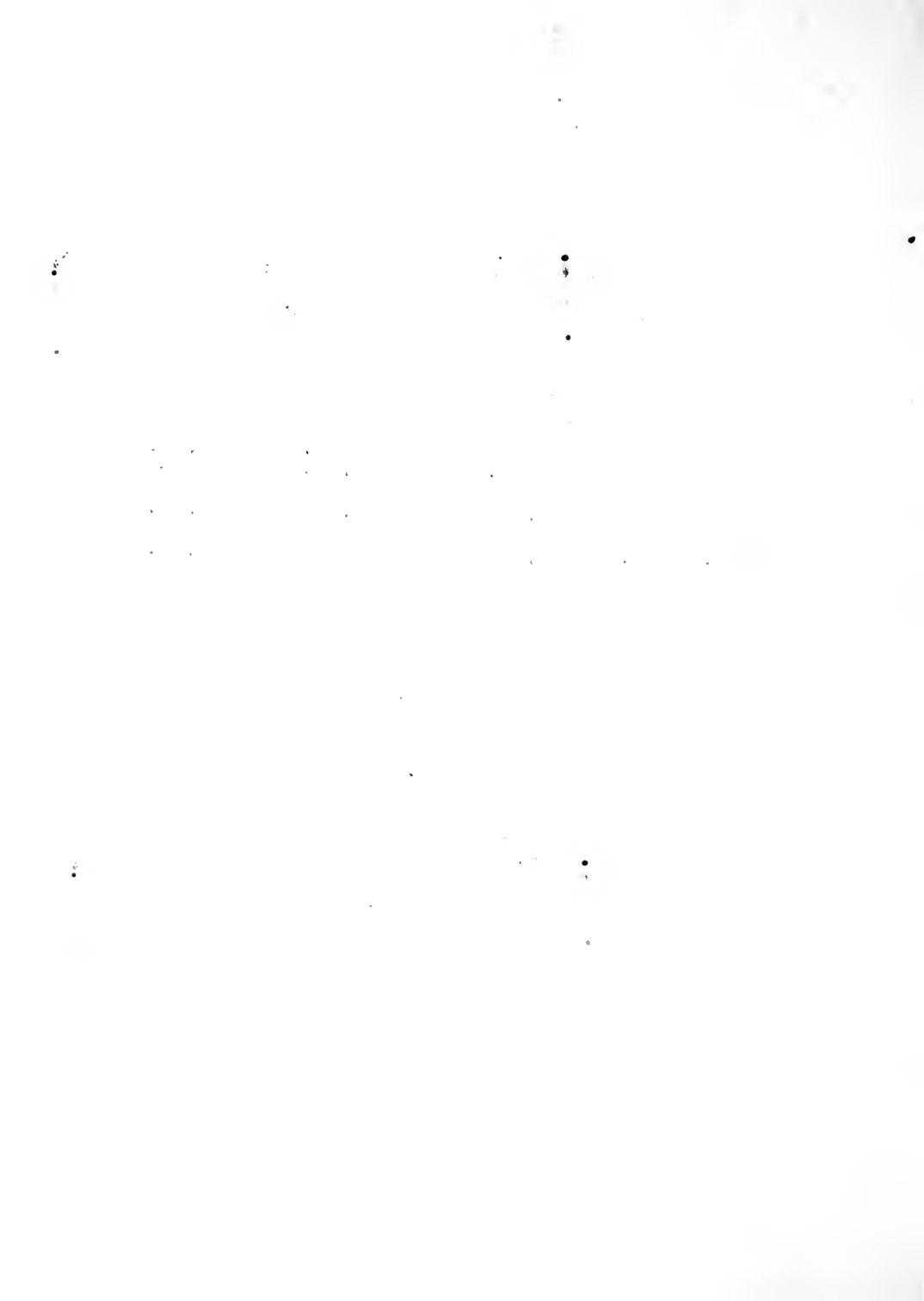
COMPARATIVE STATEMENT OF FUND BALANCES

At September 30, 1945 and September 30, 1944

	<u>Sept. 30</u> <u>1945</u>	<u>Sept. 30</u> <u>1944</u>	<u>Increase</u>
Medical Fund.....	\$25,189.68	\$22,104.52	\$ 3,085.16
Administration Fund..	5,000.00	5,000.00	- -
Service Extension and Reserve Fund..	<u>15,469.76</u>	<u>10,217.23</u>	<u>5,252.53</u>
TOTAL	<u>\$45,659.44</u>	<u>\$37,321.75</u>	<u>\$ 8,337.69</u>

PERCENTAGE DISTRIBUTION OF RECEIPTS

	<u>Year Ended</u> <u>Sept. 30</u> <u>1945</u>	<u>Year Ended</u> <u>Sept. 30</u> <u>1944</u>
Doctors	61	62
Hospitals.....	20	19
Other Agencies.....	5	5
Physiotherapy.....	<u>2</u>	<u>2</u>
Total Medical	88	88
Non-Medical	10	10
Surplus	<u>2</u>	<u>2</u>
	<u>100%</u>	<u>100%</u>



ANALYSIS OF CONTRIBUTIONS AND DISBURSEMENTS

Per Subscriber Per Month by Type of Subscriber

12-Month Period Ending September 30, 1945

	<u>Employee</u> <u>Members</u>	<u>Retired</u> <u>Members</u>	<u>Adult</u> <u>Depen.</u>	<u>Minor</u> <u>Depen.</u>	<u>All Sub-</u> <u>scribers</u>
AVERAGE MONTHLY MEMBERSHIP	10,397	652	2,463	1,777	15,289
AVERAGE MONTHLY CONTRI- BUTION PER SUBSCRIBER EXCLUDING POLYPTALS...	\$2.80	\$3.20	\$2.93	\$1.80	\$2.73

DISBURSEMENTS: (Aver. per month)

Doctor Service	\$1.66	\$2.39	\$1.69	\$1.28	\$1.65
Hospitalization.....	.54	.82	.73	.25	.55
X-Ray Laboratories....	.08	.06	.10	.06	.08
Clinical Laboratories..	.06	.05	.06	.07	.06
Ambulance Service.....	.01	.02	.01	---	.01
All Medical Service Except Physiotherapy	\$2.35	\$3.34	\$2.59	\$1.66	\$2.35
Physiotherapy.....	.04	.04	.04	.04	.04
Total Medical Service.	\$2.39	\$3.38	\$2.63	\$1.70	\$2.39
Non-Medical Expense...	.29	.20	.29	.29	.29
TOTAL DISBURSEMENTS...	\$2.68	\$3.67	\$2.92	\$1.99	\$2.68
EXCESS of Contributions Over Disbursements....	\$.12		\$.01		.05
EXCESS of Disbursements Over Contributions....		\$.38		\$.19	

ANALYSIS OF CONTRIBUTIONS AND DISBURSEMENTS

By Type of Subscriber

Year Ended September 30, 1945

	Employee Members	Retired Members	Adult Dependents	Minor Dependents	All Subscribers
AVERAGE MONTHLY MEMBERSHIP.....	10,397	652	2,463	1,777	15,289
% EACH GROUP TO TOTAL	68%	4%	16%	12%	100%
<hr/>					
TOTAL MEMBERSHIP CONTRIBUTIONS EX- CLUDING PERMITTES	\$349,369.60	\$25,775.40	\$86,540.52	\$38,373.70	\$500,059.22
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DISBURSEMENTS:

Doctor Service	\$207,243.50	\$18,715.50	\$49,882.50	\$27,246.90	\$303,088.40
Hospitalization	67,324.47	6,444.30	21,656.82	5,434.77	100,860.36
X-Ray Laboratories	10,644.65	477.50	2,874.00	1,312.00	15,308.15
Clinical Lab.	7,314.25	363.50	1,770.50	1,404.50	10,852.75
Ambulance Service	749.75	159.00	275.00	49.00	1,232.75
Physiotherapy (Pro- rated)	4,954.26	291.43	1,165.70	874.28	7,285.67
Total Medical Expense	\$298,230.88	\$26,451.23	\$77,624.52	\$36,521.45	\$438,628.08
Non-Medical Expense (Pro-rated) ..	36,315.82	2,136.23	8,544.90	6,408.67	53,405.62
TOTAL DISBURSEMENTS	\$334,546.70	\$28,587.46	\$86,169.42	\$42,750.12	\$492,033.70
<hr/>					
EXCESS of Contributions over Disbursements	\$ 14,822.90		\$ 371.10		\$ 8,025.52
EXCESS of Disbursements over Contributions		\$ 2,812.06		\$ 4,356.42	
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ANALYSIS OF CONTRIBUTIONS AND DISBURSEMENTS

Per Subscriber - By Departments

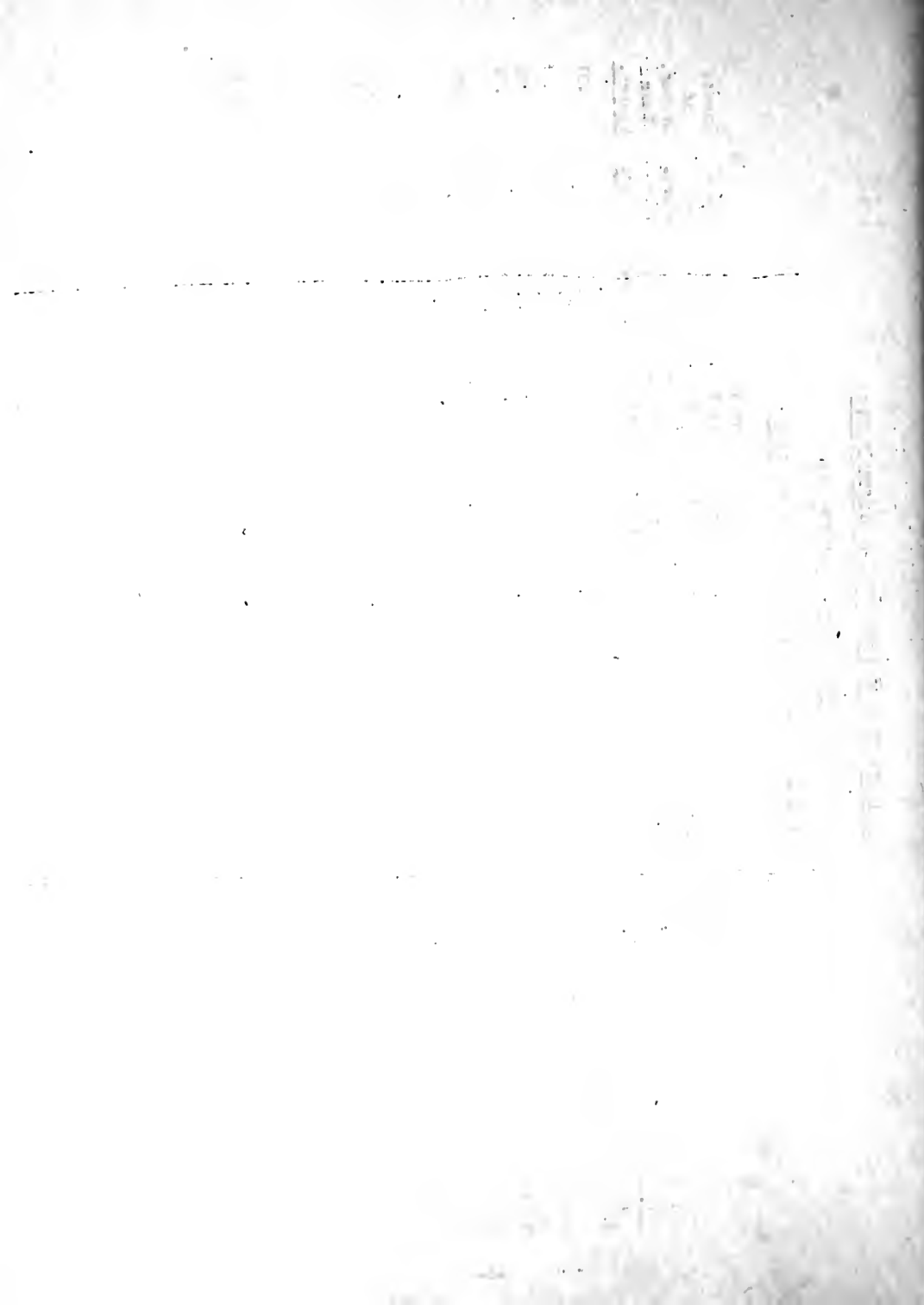
12-Month Period Ended September 30, 1945

Department	Number of Subscribers	Number Using Service	Per Cent Using Service	Cost		Total Cost		Average		Excess	
				Per Patient	Subscr. **	Per Subscr. ***	Per Subscr.	Contri. Per Subscr.	Contri. Over Disbur.	Contri. Over Disbur.	Contri.
Education (Monthly)	3,184	2,190	69%	\$ 42.26	\$ 2.42	\$ 2.75	\$ 2.74	\$ 2.74	\$.01		
Education (Semi-Monthly)	582	365	65	43.50	2.35	2.68	2.72		.04		
Fire	1,263	769	61	39.20	1.99	2.32	2.61		.29		
Health (Except Hospital)	519	343	66	49.61	2.73	3.06	2.71				.35
S. F. Hospital	484	321	66	47.80	2.64	2.97	2.75				.22
Municipal Railway	2,382	1,429	60	40.95	2.05	2.38	2.74		.56		
Park	394	247	63	52.24	2.73	3.06	2.74				.32
Police	1,809	1,206	67	37.51	2.08	2.41	2.69		.19		
Public Works	1,219	795	65	42.07	2.29	2.62	2.72		.10		
Water	509	323	63	41.61	2.20	2.53	2.64		.11		
Retired Members	800	616	77	49.35	3.17	3.50	3.23				.27
Miscellaneous Departments	2,164	1,470	68	45.20	2.56	2.89	2.70				.19
TOTAL	15,289	* 9,874	65	43.68	2.35	2.68	2.73		.05		

* Duplications due to some members being in different departments are eliminated in this total.

** This cost includes Doctor Service, Hospitalization and Agency Service.

*** This cost includes Doctor Service, Hospitalization, Agency Service and pro-rated Physiotherapy, and all non-medical expense.



ANALYSIS OF CONTRIBUTIONS AND DISBURSEMENTS

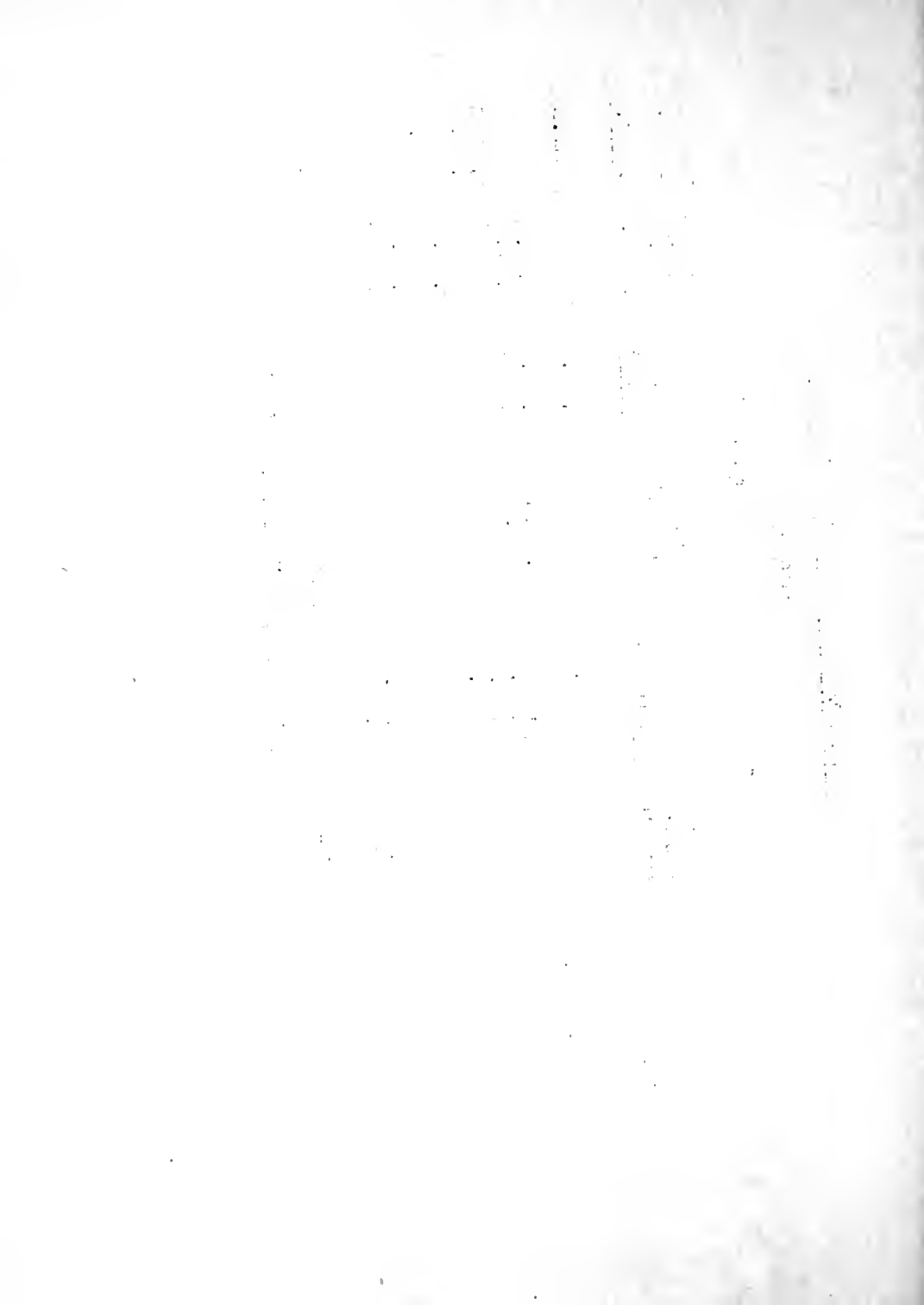
By Departments

12-Month Period Ended September 30, 1945

<u>Department</u>	<u>Number of Sub- scribers</u>	<u>Membership Contributions</u>	<u>Medical Costs, Except Physiotherapy</u>	<u>Total Costs *</u>	<u>Excess of Contri. over Disbur.</u>	<u>Excess of Disbur. over Contri.</u>
Education Monthly (Teachers and Admin.)	3,184	\$104,672.50	\$ 92,555.56	\$105,194.52	\$	\$ 522.02
Education (Semi-Monthly) (Admin., Clerks, Janitors)	562	18,338.90	15,875.72	18,106.73	232.17	
Fire	1,263	39,592.20	30,144.62	35,158.33	4,433.87	
Health (Except Hospital)	519	16,832.05	17,016.69	19,077.16		2,225.11
S. F. Hospital	484	15,961.30	15,544.05	17,265.54		1,304.24
Municipal Railway	2,382	78,345.70	58,524.47	67,980.17	10,365.53	
Park	394	12,976.40	12,904.79	14,468.80		1,492.40
Police	1,809	56,340.50	45,237.87	52,418.86	3,921.64	
Public Works	1,219	39,737.67	33,445.71	38,284.63	1,453.04	
Water	509	16,123.45	13,433.87	15,460.28	663.17	
Retired Members	800	30,971.85	30,401.77	33,577.14		2,605.29
Miscellaneous Departments	2,164	70,146.70	66,451.29	75,041.54		4,894.84
TOTAL	15,289	\$500,059.22	\$431,342.41	\$492,033.70	\$8,025.52	

* This cost includes Doctor Service, Hospitalization, Agency Expense, pro-rated Physiotherapy and all Non-Medical Expense.

** Includes members and dependents.



COMPARISON OF COST OF MEDICAL SERVICE BY TYPE OF SUBSCRIBER

Year Ended September 30, 1945

	<u>Employee Members</u>	<u>Retired Members</u>	<u>Adult Dependents</u>	<u>Minor Dependents</u>	<u>All Subscribers</u>
Number of Subscribers	10,397	652	2,463	1,777	15,289
No. Using Doctor Service.....	6,440	460	1,589	1,365	9,874
Percentage Using Doctor Service.....	62%	74%	65%	77%	65%

Average Cost Per Patient for Year:

Doctor Service.... \$	32.18 \$	38.99 \$	31.39 \$	19.96 \$	30.70
Hospital and Other Agencies.....	36.45	49.96	40.33	19.43	35.73
Av. Total Medical Service.....	45.54	54.50	48.12	25.97	43.68

Average Cost Per Sub- scriber Per Month:

Doctor Service.... \$	1.66 \$	2.39 \$	1.69 \$	1.28 \$	1.65
Hospital and Other Agencies.....	.69	.95	.90	.38	.70
Total..... \$	2.35 \$	3.34 \$	2.59 \$	1.66 \$	2.35

TOTAL COST:

Doctor Service....	\$207,243.50	\$18,715.50	\$49,882.50	\$27,246.90	\$303,088.40
Hospital and Other Agencies.....	86,033.12	7,444.30	26,576.32	8,200.27	128,254.01
TOTAL.....	\$293,276.62	\$26,159.80	\$76,458.82	\$35,447.17	\$431,342.41

1. The first step in the process of the scientific method is to ask a question. This question should be based on observation and should be specific and measurable.

2. The second step is to form a hypothesis. A hypothesis is a statement that can be tested. It should be based on the question and should be a prediction of the outcome.

3. The third step is to design an experiment. The experiment should be designed to test the hypothesis. It should include a control group and an experimental group.

4. The fourth step is to collect data. Data is the information that is gathered during the experiment. It should be recorded accurately and objectively.

5. The fifth step is to analyze the data. The data should be analyzed to see if it supports the hypothesis. This is done by comparing the results of the experimental group to the control group.

6. The sixth step is to draw a conclusion. A conclusion is a statement that summarizes the results of the experiment. It should be based on the analysis of the data.

7. The seventh step is to communicate the results. The results of the experiment should be shared with others. This can be done through a presentation or a written report.

8. The eighth step is to repeat the experiment. The experiment should be repeated to see if the results are consistent. This helps to confirm the findings.

9. The ninth step is to apply the findings. The findings of the experiment can be used to solve problems or to develop new technologies.

10. The tenth step is to evaluate the process. The process of the scientific method should be evaluated to see if it was followed correctly.

COMPARATIVE STATEMENT

AVERAGE MONTHLY DISBURSEMENTS

For Years Ended September 30, 1945 and September 30, 1944

	<u>Year Ended</u> <u>Sept. 30</u> <u>1945</u>	<u>Year Ended</u> <u>Sept. 30</u> <u>1944</u>
Doctor Service	\$25,257.36	\$24,357.46
Hospitalization	8,405.03	7,504.89
X-Ray Laboratories	1,275.68	1,105.21
Clinical Laboratories	904.40	772.21
Ambulance Service	102.73	102.83
Physiotherapy	607.14	610.68
	<hr/>	<hr/>
TOTAL MEDICAL SERVICE	\$36,552.34	\$34,435.28
* Non-Medical	<hr/> 4,450.47	<hr/> 4,058.98
	<hr/>	<hr/>
TOTAL.....	<hr/> \$41,002.81	<hr/> \$38,492.26
	<hr/>	<hr/>

*Includes Medical Director, examination of applicants
for dependent membership and Administration Expense.

COMPARISON OF COST OF DOCTOR SERVICE BY MONTHS

Years Ended September 30, 1945, 1944 and 1943

	Year Ended Sept. 30 1945	Year Ended Sept. 30 1944	Year Ended Sept. 30 1943
October	\$ 25,682.50	\$ 21,864.50	\$ 25,130.17
November	24,138.50	23,755.00	24,204.44
December	23,855.50	23,374.40	24,081.69
January	26,832.50	26,578.50	24,704.47
February	28,494.50	22,809.65	25,204.34
March	26,094.50	24,521.00	28,542.26
April	23,199.50	25,118.75	23,378.27
May	24,828.50	26,937.00	23,927.50
June	27,413.40	23,102.18	24,003.26
July	23,116.00	20,521.50	23,136.50
August	23,066.50	25,382.50	23,679.34
September	21,366.50	23,084.50	21,549.50
	<hr/>	<hr/>	<hr/>
TOTAL	\$303,088.40	\$292,049.48	\$291,541.76
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AVERAGE	\$ 25,257.37	\$ 24,337.46	\$ 24,295.15
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DISTRIBUTION OF COST OF DOCTOR SERVICE

By Type of Service

	<u>Year Ended</u> <u>Sept. 30 '45</u>		<u>Year Ended</u> <u>Sept. 30 '44</u>	
	<u>Number</u> <u>Calls</u>	<u>Cost</u>	<u>Number</u> <u>Calls</u>	<u>Cost</u>
Office Calls	61,075	\$152,687.50	53,375	\$133,437.50
Home Calls	9,076	31,766.00	9,565	33,477.50
Hospital Calls	5,684	17,052.00	5,259	15,777.00
Night (Home) Calls .	137	1,027.50	148	1,110.00
	<hr/>	<hr/>	<hr/>	<hr/>
TOTAL CALLS ...	75,972	\$202,533.00	68,347	\$183,802.00
Operations		72,358.00		73,695.65
Special Service		<u>28,197.40</u>		<u>34,551.83</u>
TOTAL		<u>\$303,088.40</u>		<u>\$292,049.48</u>
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1. The first part of the document is a list of the names of the persons who have been appointed to the various offices of the Board of Directors of the Corporation.

2. The second part of the document is a list of the names of the persons who have been appointed to the various offices of the Board of Directors of the Corporation.

3. The third part of the document is a list of the names of the persons who have been appointed to the various offices of the Board of Directors of the Corporation.

4. The fourth part of the document is a list of the names of the persons who have been appointed to the various offices of the Board of Directors of the Corporation.

5. The fifth part of the document is a list of the names of the persons who have been appointed to the various offices of the Board of Directors of the Corporation.

6. The sixth part of the document is a list of the names of the persons who have been appointed to the various offices of the Board of Directors of the Corporation.

7. The seventh part of the document is a list of the names of the persons who have been appointed to the various offices of the Board of Directors of the Corporation.

8. The eighth part of the document is a list of the names of the persons who have been appointed to the various offices of the Board of Directors of the Corporation.

9. The ninth part of the document is a list of the names of the persons who have been appointed to the various offices of the Board of Directors of the Corporation.

10. The tenth part of the document is a list of the names of the persons who have been appointed to the various offices of the Board of Directors of the Corporation.

DISTRIBUTION OF PATIENTS AND COST OF DOCTOR SERVICE AND HOSPITALIZATION
For All Illnesses and Injuries as Classified Under
"Logic's Standard Nomenclature of Human Disease"

Year Ended September 30, 1945

<u>DISEASE</u>	<u>PATIENTS</u>	<u>TOTAL COST</u>
Body as a Whole	2,612	\$52,873.65
Skin	2,043	30,241.92
Bones, Joints and Muscles	1,547	58,708.04
Respiratory System	2,968	50,904.95
Cardiovascular System	1,512	43,183.98
Blood and Blood-forming Organs	394	6,520.45
Digestive System	2,200	73,327.30
Urogenital System	1,090	70,750.54
Glandular System	38	2,668.45
Nervous System	555	9,850.82
Eye, Ear, Nose and Throat	1,307	14,691.22
Examinations and Deferred Diagnoses	1,509	10,227.44
TOTAL	* 17,775	\$403,948.76

* Includes duplications due to the same subscriber being covered in more than one classification. The net number of patients was 9,874. Average monthly membership was 15,289.

1. The first part of the document is a list of names and addresses of the members of the committee. The names are listed in alphabetical order, and the addresses are given below each name. The list is as follows:

Mr. A. B. C.	123 Main St.
Mr. D. E. F.	456 Elm St.
Mr. G. H. I.	789 Oak St.
Mr. J. K. L.	101 Pine St.
Mr. M. N. O.	202 Cedar St.
Mr. P. Q. R.	303 Birch St.
Mr. S. T. U.	404 Spruce St.
Mr. V. W. X.	505 Fir St.
Mr. Y. Z. A.	606 Willow St.
Mr. B. C. D.	707 Ash St.
Mr. E. F. G.	808 Hickory St.
Mr. H. I. J.	909 Walnut St.
Mr. K. L. M.	1010 Chestnut St.
Mr. N. O. P.	1111 Sycamore St.
Mr. Q. R. S.	1212 Magnolia St.
Mr. T. U. V.	1313 Dogwood St.
Mr. W. X. Y.	1414 Redwood St.
Mr. Z. A. B.	1515 Cypress St.
Mr. C. D. E.	1616 Juniper St.
Mr. F. G. H.	1717 Palm St.
Mr. I. J. K.	1818 Olive St.
Mr. L. M. N.	1919 Pear St.
Mr. O. P. Q.	2020 Apple St.
Mr. R. S. T.	2121 Cherry St.
Mr. U. V. W.	2222 Peach St.
Mr. X. Y. Z.	2323 Plum St.
Mr. A. B. C.	2424 Grape St.
Mr. D. E. F.	2525 Lemon St.
Mr. G. H. I.	2626 Lime St.
Mr. J. K. L.	2727 Orange St.
Mr. M. N. O.	2828 Tangerine St.
Mr. P. Q. R.	2929 Citrus St.
Mr. S. T. U.	3030 Strawberry St.
Mr. V. W. X.	3131 Raspberry St.
Mr. Y. Z. A.	3232 Blueberry St.
Mr. B. C. D.	3333 Elderberry St.
Mr. E. F. G.	3434 Currant St.
Mr. H. I. J.	3535 Gooseberry St.
Mr. K. L. M.	3636 Mulberry St.
Mr. N. O. P.	3737 Elder St.
Mr. Q. R. S.	3838 Hawthorn St.
Mr. T. U. V.	3939 Yew St.
Mr. W. X. Y.	4040 Boxwood St.
Mr. Z. A. B.	4141 Holly St.
Mr. C. D. E.	4242 Ivy St.
Mr. F. G. H.	4343 Rose St.
Mr. I. J. K.	4444 Tulip St.
Mr. L. M. N.	4545 Daffodil St.
Mr. O. P. Q.	4646 Pansy St.
Mr. R. S. T.	4747 Marigold St.
Mr. U. V. W.	4848 Zinnia St.
Mr. X. Y. Z.	4949 Petunia St.
Mr. A. B. C.	5050 Geranium St.
Mr. D. E. F.	5151 Fuchsia St.
Mr. G. H. I.	5252 Begonia St.
Mr. J. K. L.	5353 Impatiens St.
Mr. M. N. O.	5454 Lobelia St.
Mr. P. Q. R.	5555 Salvia St.
Mr. S. T. U.	5656 Lavender St.
Mr. V. W. X.	5757 Catnip St.
Mr. Y. Z. A.	5858 Chamomile St.
Mr. B. C. D.	5959 Peppermint St.
Mr. E. F. G.	6060 Eucalyptus St.
Mr. H. I. J.	6161 Eucalyptus St.
Mr. K. L. M.	6262 Eucalyptus St.
Mr. N. O. P.	6363 Eucalyptus St.
Mr. Q. R. S.	6464 Eucalyptus St.
Mr. T. U. V.	6565 Eucalyptus St.
Mr. W. X. Y.	6666 Eucalyptus St.
Mr. Z. A. B.	6767 Eucalyptus St.
Mr. C. D. E.	6868 Eucalyptus St.
Mr. F. G. H.	6969 Eucalyptus St.
Mr. I. J. K.	7070 Eucalyptus St.
Mr. L. M. N.	7171 Eucalyptus St.
Mr. O. P. Q.	7272 Eucalyptus St.
Mr. R. S. T.	7373 Eucalyptus St.
Mr. U. V. W.	7474 Eucalyptus St.
Mr. X. Y. Z.	7575 Eucalyptus St.
Mr. A. B. C.	7676 Eucalyptus St.
Mr. D. E. F.	7777 Eucalyptus St.
Mr. G. H. I.	7878 Eucalyptus St.
Mr. J. K. L.	7979 Eucalyptus St.
Mr. M. N. O.	8080 Eucalyptus St.
Mr. P. Q. R.	8181 Eucalyptus St.
Mr. S. T. U.	8282 Eucalyptus St.
Mr. V. W. X.	8383 Eucalyptus St.
Mr. Y. Z. A.	8484 Eucalyptus St.
Mr. B. C. D.	8585 Eucalyptus St.
Mr. E. F. G.	8686 Eucalyptus St.
Mr. H. I. J.	8787 Eucalyptus St.
Mr. K. L. M.	8888 Eucalyptus St.
Mr. N. O. P.	8989 Eucalyptus St.
Mr. Q. R. S.	9090 Eucalyptus St.
Mr. T. U. V.	9191 Eucalyptus St.
Mr. W. X. Y.	9292 Eucalyptus St.
Mr. Z. A. B.	9393 Eucalyptus St.
Mr. C. D. E.	9494 Eucalyptus St.
Mr. F. G. H.	9595 Eucalyptus St.
Mr. I. J. K.	9696 Eucalyptus St.
Mr. L. M. N.	9797 Eucalyptus St.
Mr. O. P. Q.	9898 Eucalyptus St.
Mr. R. S. T.	9999 Eucalyptus St.

2. The second part of the document is a list of names and addresses of the members of the committee. The names are listed in alphabetical order, and the addresses are given below each name. The list is as follows:

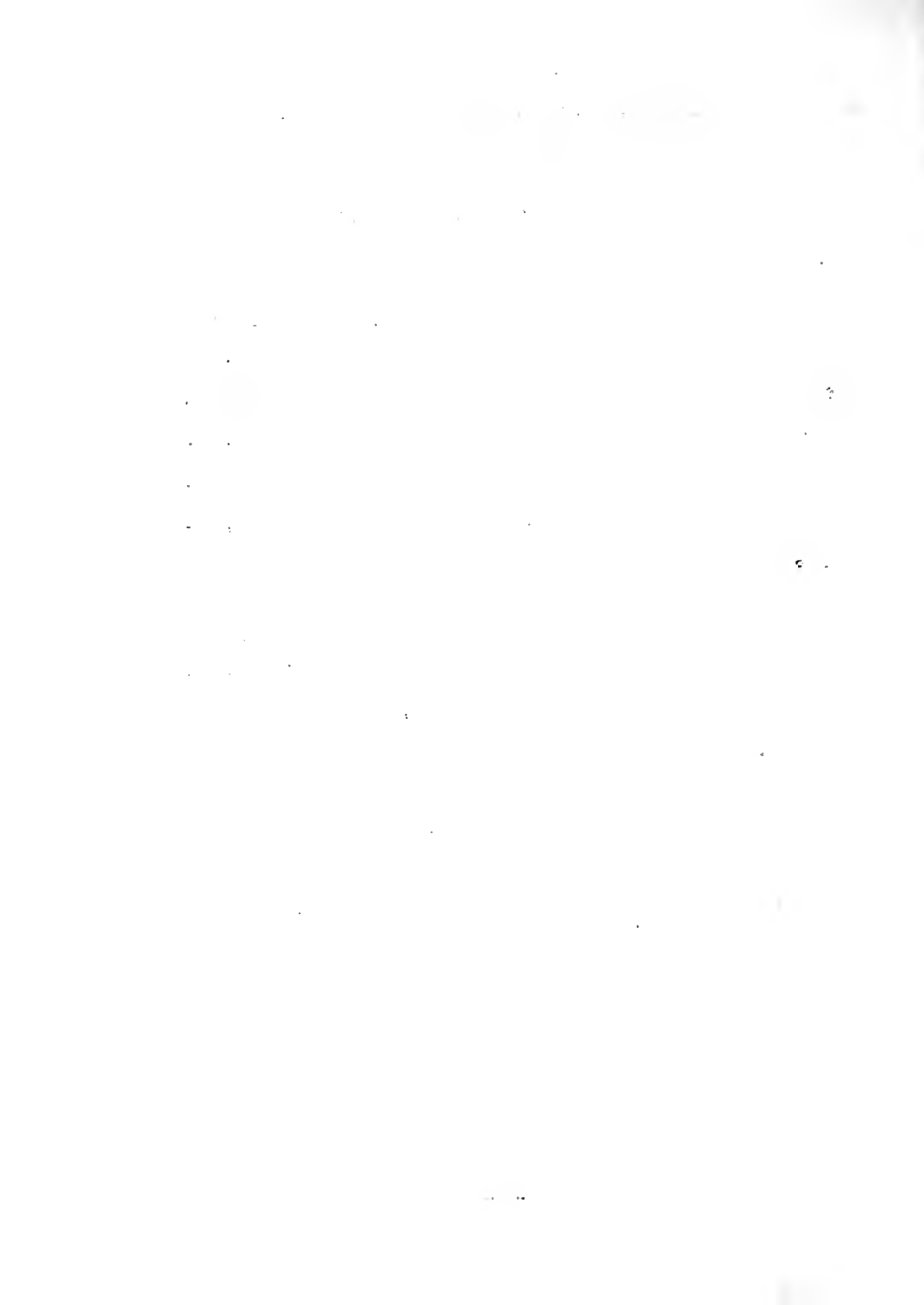
COST OF DOCTOR SERVICE AND HOSPITALIZATION

OPERATIVE CASES

Year Ended September 30, 1944.

	Number of Patients	Cost
Removal of Appendix	53	\$ 11,514.97
Other Abdominal Surgery	115	33,148.86
Hernia	57	12,826.67
Resection of Prostate Gland	31	3,760.53
Nasal Operations	61	3,849.53
Removal of Goiter	21	3,172.72
Fractures	137	12,212.56
TOTAL	475	\$68,520.86
Other Operations	1,248	52,622.85
Total Cost of Doctor Service and Hospitalization for Oper- ations (31% of all Medical Costs)*1,723		\$136,143.71

*Includes duplications due to same subscriber being covered in more than one operative procedure.



COMPARISON BY TYPE OF SUBSCRIBER OF COST OF HOSPITALIZATION

Year Ended September 30, 1945

	<u>Employee Members</u>	<u>Retired Members</u>	<u>Adult Dependents</u>	<u>Minor Dependents</u>	<u>All Subscribers</u>
Number of Subscribers in Group	10,397	652	2,463	1,777	15,289
Number Hospitalized	806	63	254	133	1,256
Per Cent Hospitalized	8%	10%	10%	7%	8%
Total Days' Hospitalization	6,832	775	2,143	542	10,292
Average Days per Patient	8	12	8	4	8
Average Cost per Patient Hospitalized ...	\$83.53	\$102.29	\$84.83	\$40.86	\$80.30
Cost per Patient per Day	\$ 9.85	\$ 8.22	\$10.11	\$10.13	\$ 9.60
Cost per Subscriber per Month	\$.54	\$.82	\$.73	\$.26	\$.55
TOTAL COST	\$67,324.47	\$6,444.30	\$21,656.82	\$5,434.77	\$100,860.36

INCIDENCE OF ILLNESS AND COST BY AGE GROUPS OF ALL MEDICAL SERVICE
(Except Physiotherapy) Used by Employee Members
During Year Ended September 30, 1946

MALE
 (Employees)

<u>Age</u>	<u>Average Number Subscribers</u>	<u>Per Cent. Using Service</u>	<u>Cost Per Patient</u>	<u>Cost Per Subscriber Per Month</u>
18 - 29	190	47	\$33.59	\$ 1.31
30 - 39	1,289	51	33.69	1.44
40 - 49	2,125	56	37.55	1.74
50 - 59	1,972	59	45.12	2.21
60 - 61	371	60	50.87	2.56
62 and over ..	668	78	58.10	3.79
All Ages	<u>6,836</u>	<u>59</u>	<u>43.32</u>	<u>2.12</u>

FEMALE
 (Employees)

<u>Age</u>	<u>Average Number Subscribers</u>	<u>Per Cent. Using Service</u>	<u>Cost Per Patient</u>	<u>Cost Per Subscriber Per Month</u>
18 - 29	234	55	\$42.20	\$ 1.94
30 - 39	830	67	42.22	2.35
40 - 49	1,721	69	53.16	3.03
50 - 59	907	69	49.48	2.85
60 - 61	82	66	69.57	3.82
62 and over ..	188	64	48.76	3.41
All Ages	<u>3,562</u>	<u>68</u>	<u>49.21</u>	<u>2.79</u>
Total Members	<u>10,397</u>	<u>62</u>	<u>\$45.54</u>	<u>\$ 2.35</u>

INCIDENCE OF ILLNESS AND COST BY AGE GROUPS OF ALL MEDICAL SERVICE
(Except Physiotherapy) Used by Retired Members
During Year Ended September 30, 1945

MALE

(Retired Members)

<u>Age</u>	<u>Average Number Subscribers</u>	<u>Per Cent. Using Service</u>	<u>Cost Per Patient</u>	<u>Cost Per Subscriber Per Month</u>
18 - 29	----	----	----	----
30 - 39	4	----	----	----
40 - 49	33	42	\$34.80	\$1.23
50 - 59	69	58	25.53	1.23
60 - 61	22	64	54.25	2.88
62 and over ..	<u>288</u>	<u>76</u>	<u>59.43</u>	<u>3.77</u>
All Ages	<u>416</u>	<u>69</u>	<u>\$53.25</u>	<u>\$3.06</u>

FEMALE

(Retired Members)

<u>Age</u>	<u>Average Number Subscribers</u>	<u>Per Cent. Using Service</u>	<u>Cost Per Patient</u>	<u>Cost Per Subscriber Per Month</u>
18 - 29	----	----	----	----
30 - 39	3	100	\$51.17	\$4.26
40 - 49	21	86	72.83	5.20
50 - 59	37	76	30.63	1.93
60 - 61	19	100	34.53	3.33
62 and over ..	<u>156</u>	<u>78</u>	<u>63.89</u>	<u>4.16</u>
All Ages	<u>236</u>	<u>82</u>	<u>56.35</u>	<u>3.84</u>
Total Retired Members..	<u>652</u>	<u>74</u>	<u>\$54.50</u>	<u>\$3.34</u>



INCIDENCE OF ILLNESS AND COST BY AGE GROUPS OF ALL MEDICAL SERVICE
(Except Physiotherapy) Used by Adult Dependents
During Year Ended September 30, 1946

MALE

(Adult Dependents)

<u>Age</u>	<u>Average Number Subscribers</u>	<u>Per Cent. Using Service</u>	<u>Cost Per Patient</u>	<u>Cost Per Subscriber Per Month</u>
18 - 29	32	47	\$45.03	\$1.76
30 - 39	4	50	7.50	.31
40 - 49	4	100	16.63	1.39
50 - 59	4	50	118.13	4.92
60 - 61	----	----	----	----
62 and over ...	37	65	75.55	4.08
<u>All Ages</u>	<u>81</u>	<u>58</u>	<u>59.71</u>	<u>2.89</u>

FEMALE

(Adult Dependents)

<u>Age</u>	<u>Average Number Subscribers</u>	<u>Per Cent. Using Service</u>	<u>Cost Per Patient</u>	<u>Cost Per Subscriber Per Month</u>
18 - 29	178	71	\$36.51	\$2.15
30 - 39	503	61	45.06	2.28
40 - 49	703	62	48.71	2.51
50 - 59	492	63	51.24	2.71
60 - 61	100	80	61.18	4.08
62 and over ..	406	70	46.63	2.71
<u>All Ages</u>	<u>2,382</u>	<u>65</u>	<u>47.76</u>	<u>2.58</u>
<u>Total Adult Dependents 2,463</u>		<u>65</u>	<u>\$48.12</u>	<u>\$2.59</u>

...and the other is the fact that the system is not a closed system. It is a system that is open to the environment, and it is this openness that allows it to evolve and adapt to its environment. This is a key feature of the system, and it is what makes it so powerful. It is a system that is not static, but dynamic, and it is this dynamism that allows it to grow and change over time. This is a key feature of the system, and it is what makes it so powerful. It is a system that is not static, but dynamic, and it is this dynamism that allows it to grow and change over time.

INCIDENCE OF ILLNESS AND COST BY AGE GROUPS OF ALL MEDICAL SERVICE
(Except Physiotherapy) Used by Minor Dependents

During Year Ended September 30, 1945

MALE AND FEMALE
(Minor Dependents)

<u>Age</u>	<u>Average Number Subscribers</u>	<u>Per Cent. Using Service</u>	<u>Cost Per Patient</u>	<u>Cost Per Subscriber Per Month</u>
1 - 4	293	81	\$19.39	\$ 1.30
5 - 9	611	79	26.55	1.76
10 - 14	529	70	26.32	1.54
15 - 17	344	79	30.17	1.99
All Ages	1,777	77	25.97	1.66

1. The first step is to identify the problem or question that needs to be answered. This involves understanding the context and the specific requirements of the task.

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Figure 1. The effect of the concentration of the *Agrobacterium* suspension on the transformation efficiency of *Agrobacterium* strains. The *Agrobacterium* strains were grown in the YEA medium for 24 h at 28°C. The cell concentration of the strains was adjusted to 1.0 × 10⁸ cells/ml. The cell suspension was mixed with the plant tissue and incubated for 24 h at 28°C. The plant tissue was then cultured on the selective medium. The transformation efficiency was calculated as the number of transformants per 100 mg of plant tissue. The data were the mean ± SD of three independent experiments.

•

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1

$\frac{1}{n} \sum_{i=1}^n x_i = \bar{x}$

DISTRIBUTION OF PATIENTS - BY NUMBER OF DOCTORS

Year Ended September 30, 1945

<u>Number of</u> <u>Patients</u>	<u>Number of</u> <u>Doctors</u>
None - (Military Leave)	248
None -	<u>144</u>
Under 5	152
5 - 9	102
10 - 19	135
20 - 49	173
50 - 99	52
100 - 199	15
200 and over	<u>3</u>
Total with Patients	632
Out-of-Town Doctors on Panel	<u>165</u>
Grand Total	<u>1,189</u>

DISTRIBUTION OF FUNDS TO DOCTORS - BY AMOUNTS RECEIVED

Year Ended September 30, 1945

<u>Amounts</u> <u>Received</u>	<u>Number of</u> <u>Doctors</u>
None - (Military Leave)	248
None -	<u>144</u>
Under \$50	95
\$ 50 - 199	180
\$ 200 - 499	169
\$ 500 - 999	116
\$1000 -1999	57
\$2000 -2999	10
\$3000 -3999	2
\$4000 -above	<u>3</u>
Total with Patients	632
Out-of-Town Doctors on Panel	<u>165</u>
Grand Total	<u>1,189</u>

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